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[For information on mutual loan associations or mutual finance groups see pp. 244-249.]

2:Maretzki & Maretzki E-5 (1954-1955) 1963 AC7 Okinawa AC7
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highest status are all engaged in it, there is no one who can check it and nobody who would dare to." The accounts are checked and audited, and reports are made to the members.

It is characteristic of the cooperative that it works closely with the political organization of the community and that it is an integral part of the village. In certain ways it has taken over some financial functions of the village, supplying it with funds which would otherwise have to be raised through village taxes.

The cooperative buys all firewood that has been produced by the households at a uniform price, thus giving families a great deal more security than they had in days when selling was done on a competitive basis. Since the firewood market fluctuates, the cooperative often takes a loss which would be hard for individuals to bear alone.

The truck which takes the forest products to the city returns with goods for the store. All shareholders' purchases are recorded. Dividends are issued once a year. They are actually small. Part of the profits are used to finance new shares for each household. Every shareholder now owns an equal number of shares. A limited saving system has also been resumed by the postwar cooperative. The small amounts which have accumulated (few families are able to lay aside money for long periods of time) are withdrawn around New Year or on other occasions when special purchases are made.

Although the cooperative would like to finance individual projects, such as building, buying livestock, and agricultural expansion, sufficient funds are not available. Mutual finance groups are formed to extend this type of credit. A person who needs money to finance a project asks others in the village to form a partnership in which everybody who agrees to participate pays the same amount monthly, on a prearranged date, into the common fund. A different person takes a loan each month. It usually goes to the lowest bidder, except that the first loan is given to the person who asked to form the group. The difference between the bid and the actual amount collected is paid out as interest. Each person has a guarantor who is made responsible in case the actual participant is unable to make his monthly payment toward the fund.

Mutual finance groups are formed between any persons, based on their willingness to participate at a certain time, either because they themselves need a loan or, as happens in a few cases, because they hope to make some money from the interest. The obligation to pay is taken very seriously, although it can create tremendous hardships on individuals who have to make quick temporary arrangements to borrow money elsewhere in order to meet their monthly payments. Since

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621 several finance groups are formed simultaneously in the village, and
452 an individual may belong to more than one, this system can create
474 more problems for the community than it helps to redress. Village leaders therefore think that the cooperative could take over the loan functions at low interest rates more effectively.

433 Concern about improving village economy is genuine and foremost.
621 Since the whole island has common economic problems, many sug-
[654] gestions for developing sound village economy originate from the central government. There are many associations and movements which all aim at the same result. Their number is staggering and bewildering to the outsider. In Taira, concern for improvement of conditions is a program of the Women's Association and the Home Improvement Group, associations who try to introduce such changes as better stoves, making of bean paste by villagers, and saving during feasts. There is also an Agricultural Promotion Association which is concerned with improvement of agricultural practices, promotion of cash crops, and
[474] reduction of forest work. All these organizations, along with the cooperative and the village government, work together. An individual may be a member of several. Persons with enough knowledge and experience to assume responsible positions are limited in number, and the same persons appear as leaders in various groups. This puts a heavy burden on them, since few days pass during which their attendance after work is not required at one meeting or another.

Taira assumed a leading position in the township in improving agricultural and general economy, especially by promoting sugar development, pineapple growing, and tea raising in recent years. Mean-
154 while, low income and general poverty are a constant concern to every-
571 body but do not seem to result in constant anxiety. Security, as will be pointed out in other contexts, is provided by being a member of the kinship group and, in the wider sense, of the village as a whole. This helps to share burdens and thus reduce their weight.

'nuka'. The latter is fed to pigs, cows, and chickens. The rice polisher keeps the hulls (mumigara), but the farmers have free access to the hull pile should they want to use it for stuffing pillows. People in Kanegusuku do not usually pay in cash, but allow the miller to keep about six percent of the polished rice as multure. 445 [437]

Exchange of Services In order to lessen the amount of money used in transactions, rural folk resort to exchange of labor as much as possible. However, the exchange is based upon fairly rigorous ideas of reciprocity, and a person who has been helped is expected fully to return the favor. A Nanahan man built a house with a tin roof---the only one in the village---with the aid of his wife's brother, who was a carpenter. In return he spent a greater number of days aiding his brother-in-law in construction of a new house---paying back more days because of his comparative lack of skill. People envy the carpenter, who did not finish high school, but attended a four-month carpentry school instead. "He now makes more than a high-school graduate, and has four apprentices working for him." 476 [457] [463]

Okinawan youths very early learn the patterns expected in cooperative labor. The custom of iimarū is one of teen-aged boys' going around in a group to work the fields of the father of one of the boys, and moving on in turn to the fields of the other fathers. [393]

Some loosening of patterns of use of horse-drawn sugar mills was recorded. For instance, during the prewar period the dominant family in Nanahan had monopolized one particularly well-located press and boiling shed. Now they share its use with all the families living in the valley where the dominant family's 'honke' is located. [178] [249]

In Yamada mutual assistance through exchange of labor is called yiisē. For example, a farmer who wants to transplant rice gets help from among his relatives. One person comes from each family that can spare one, with the assurance that it will receive one person in return. If the labor cannot be returned for transplanting, the people owing a day may fill in with work on a dry field or aid in building a new house, and so forth. Thatching a roof with kaya grass is also yiisē, but it partakes somewhat of the nature of a 'moai', or mutual loan group. People from the whole village may come for this. They bring bundles of grass---one, two or three---and the amount is written down so that the same amount may be returned when that person's turn comes. The similarity to 'moai' may be only in the fact that there is a written record. [452]

The probationary adoption of a 'yōshi' may be considered a form of exchange of services. A man without an heir may take into his house a nephew, say the third son of his brother, with the intention of adopting him should the boy be serious and hard-working. If the boy should not prove amenable to the arrangement---one boy said, "I stayed with my uncle two years, but left because I wanted to get an education"---his labor is considered to have paid for the expense of keeping him. [597]

Canvas acquired from the military has in part replaced the ricestraw mat called nukubuku, which is used for drying grain in the sun. There were also several looms for nukubuku in prewar Yamada, but few if any now. Before the war several families had looms for making mushiru, whose weft is reed ('i') and warp is cord made of pandanus root. At the present time one old man still makes mushiru. His loom is a primitive double-bar loom and it takes him more than a day to weave one mat. He cannot compete with the much faster looms used at Kanegusuku. 286 178

3. Rural Finance

The chief money crop is still sugar, and the leading financial institution in the countryside is still the 'moai', or mutual loan group. However, there are innumerable other occasions when the farmer must pay out money or borrow money. These occasions include personal loans, village taxes, levies, payments to officials, contributions of money for prizes at fairs, and occasional contributions for village improvements. Finally, there is the traditional last resort of people in financial difficulties---sale of one or more of their children. 45

Mutual Loan Groups Before the war the mutual loan group, or 'moai' (Okinawan muyē) met only once or twice a year. Each of the fort, shares (kuchi) averaged ¥20, and the record book had to have the 'son' office stamp upon it. The record book could not be shown or opened except at each meeting. Almost all postwar 'moai' meet once a month, and usually this is the fifteenth of the lunar month. The reason for this date is not known. It may have some relation to the fact that habu snakes are night feeders, and may feed less on moonlit nights; or it may be due to the need for moonlight to find one's inebriated way home. 452

Since there was no livestock after the war, most 'moai' then were formed with the main purpose of buying livestock, although the winner did not have to use the money for this. Nanahan people have an unwritten rule that 'moai' money may not be used to pay off debts. The amounts of the shares of the three postwar 'moai' reflect the slowly increasing amounts of money available to the farmer. The first 'moai' had twenty shares at ¥200 each; the second one had twenty shares at ¥500 each; the third and still-continuing 'moai'---scheduled to end in April of 1955---has twenty-four shares at ¥1,000 each.

Every 'moai' has slightly different rules, but all are relatively simple. The following are the rules for the Nanahan 'moai':

1. Time of meeting is about 9 P.M. Bids will be received about 9:30, but if a person is late or absent when the bids are read, he will not be able to get the money even if he planned a low bid.

2. Bids: if a written bid is for the same amount as a verbal bid, the money goes to the person submitting the written bid.

3. The money will be collected at the house of the tuinushi (person who was the successful bidder at the last meeting). The tuinushi must get three other persons to sign a guarantee of his reliability.

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4. In case the tuinushi leaves the community, the guarantors have to pay for him. In addition, one of the three guarantors must pay all even if the other two are too poor to contribute their third of the amount.

5. If a person from another 'han' wishes to become a member when a new 'moai' group is formed, he must have a personal guarantor from Nanahan.

6. The person who receives the money (ukuimē) must pay ¥300 out of what he gets. ¥100 is to be contributed to the estimated expense fund or gumuchi, and ¥200 is for sake. The ukuimē must contribute one 'shō' of sake and other edibles for the meeting.[1]

7. When bids are submitted and no name is written on the bid, it is void. The exception: if no name is written, and only one person wants the money, he may get it by identifying the nameless bid as his own.

A man might bid ¥18,500 and win the 'moai'. This is ¥1,000 less than the amount that he will receive when the group next meets. However, he must pay in ¥1,000 at the meeting following the one at which he receives the actual cash. The ¥17,500 is then divided up among the remaining 23 share-holders, or kakimē. This would theoretically be about ¥761. However, the membership likes to deal in round numbers, and everyone is charged ¥765. The excess of ¥95 is added to the gumuchi, which the tuinushi keeps in trust for the next meeting. When it happens that the round number falls short of the required amount, it is made up from the gumuchi.

There are not actually 24 persons involved in the Nanahan 'moai'. Established farmers may own one and a half or two shares, while women and young men may want to own only a half share. On occasion, two persons may make a joint bid, and each must repay ¥1,000 at the next meeting after they receive the cash. A person may receive the pot once during the 'moai' cycle. A person who takes the pot early in the cycle often is too poor to put in his share in later drawings. He then asks one or two close friends, who are called kunū (Japanese, 'hosonin'), to put in the money for him. In the Nanahan 'moai' helpers are limited to two persons, although in 'moai' where the capital is greater, the helpers may increase.

The capital of a 'moai' and its period of existence depend upon the number of people and their resources. Frequently the men will have a 'moai' with shares of ¥1,000 and the housewives will have a hearth loan group, or kamadō muyē, with shares of ¥100-200. Sesoko island has such a housewives' loan group. Tenniya village on the northeast coast boasts of two 'moai'; one has 23 members with shares at ¥200 each, while the other has 40 members with shares of ¥500 each. Two groups in Toguchi have ten and eleven merchant members, with shares of ¥5,000 per member in each group. Although 'moai' with a capital of over ¥30,000 are said to be illegal, stories were frequently heard of 'moai' in the Tsuboya section of Naha in which the shares run as high as ¥50,000 each.

[1] The 'sake' of course is bought by the ukuimē out of the ¥200 he has contributed. Last month's successful bidder (tuinushi) does not actually receive the money until this month's meeting, at which time he gives the party for the group and is called ukuimē.

Loans Almost no rural person deals as an individual with a bank for small amounts, as he is embarrassed to deal with strangers and has a tradition of distrust of city people in general. The small 'moai' is the mark of a rather stable agricultural community. Between the 'moai' and the city bank operates the individual loan shark, catering to people who need money desperately---either because of ill health or family troubles---or because with a little capital the borrower hopes to "make a killing" in some enterprise. These needy people are quite willing to contract to repay at the exorbitant interest rate of ten per cent per month. As might be expected, many persons default on repayment of these loans, to the intense and very vocal indignation of the lender. 452

Almost every 'son' has a credit cooperative, or 'Shin'yō Kyōdo Kamiai'. These are operated by the 'son' office, and when the money involved filters down to individuals the amount concerned is much less than one can obtain through a 'moai'. Amounts available for loan generally range from ¥10,000 to ¥15,000 for each village. Then the amount is divided according to the number of households in the 'han', or ward, of the village. Bigger 'han' can borrow about ¥3,000 while smaller ones may borrow ¥2,000. The money is borrowed by the 'han' and then sub-borrowed by individuals or by groups of two or three men. A person may but seldom does borrow directly from the 'son' office as an individual. However, repayment is always made on an individual basis, rather than through the 'han' and village. The village headman, or 'kucho', is the person responsible ('sekinin-sha') for the operation of the fund in his bailiwick. [632]

One Nanahan man has moved temporarily to Itoman. He obtained a GARIOA-subsidized bank loan for ¥360,000 ($3,000) to buy a truck. His success in finding customers in the Naha port area assures that the loan will not be defaulted. 453

'Son' Relief At the end of 1952 there were 335 persons, representing 114 households, who were receiving relief from the 'son' office. Details are presented below: 746 [632]

Class of Aid	From Prewar		Due to War		Postwar		Total	
	Houses	Persons	Houses	Persons	Houses	Persons	Houses	Persons
Orphans	--	--	8	15	--	--	8	15
Aged persons	23	28	14	29	4	5	41	62
Widows	--	--	15	76	12	60	27	136
Sick persons	3	10	5	12	7	26	15	48
Disabled	8	13	3	7	1	5	12	25
Other	1	4	4	18	6	27	11	49
TOTAL	35	55	49	157	30	123	114	335

To obtain relief, old people must fulfill the usual requirements of living alone, being propertyless, ill, and without familial support. In the